

# Consumer Information Catalog



**Free and low-cost  
information from  
your federal  
government**

## **In this issue...**

- \* Education
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*...plus:*

- \* *Social Media Safety  
for Kids*
- \* *Picking a Financial  
Advisor*
- \* *and more from  
USAGov*



Please recycle  
this catalog.

Dear Reader,

Welcome to the final edition of the Consumer Information Catalog. We started the Catalog back in 1971 when there was no easy way to get useful government information into the hands of Americans. And it's had great success, thanks to people like you. Over the years, we've filled more than 76 million orders and distributed more than 1.2 billion publications.

Along the way, we've added other avenues for connecting you to information from the government: a toll-free contact center, a family of websites, online chat, e-mail, social media like Facebook and Twitter, and the popular Consumer Action Handbook and the Guía del Consumidor.

In recent years, most people have started using our online resources instead of print. As a result, we've had to make the difficult decision to cease publication of the Consumer Information Catalog with this last edition.

But we're still committed to helping you find the information you need.

For questions about government programs and services, you can call the USAGov Contact Center toll-free at **1-844-USA-GOV1**. Helpful agents answer your questions in English or in Spanish weekdays, 8:00 AM to 8:00 PM ET.

If you're an internet user, you can learn about all of our resources at **USA.gov/explore**. It links to our publications website, which has online versions of the booklets listed in the Consumer Information Catalog that you can read, download, and print right from your computer. You'll be able to order printed copies of a limited selection of publications from the site. **USA.gov/explore** will also lead you to our flagship websites, our social media accounts and more.

In the meantime, enjoy this special Catalog edition. You'll read about the program behind this Catalog, and how it revolutionized the way you get consumer information from the government. You'll find articles on managing a power of attorney for a loved one, keeping kids safe on social media, and choosing a financial advisor—a sampling of the information you'll discover at **USA.gov/explore**. You can order publications from this Catalog through September 15, 2016.

We're so grateful to have served generations of Americans through the Consumer Information Catalog. And we look forward to continuing to connect you with your government by phone and online.

With heartfelt thanks,



Sarah Crane  
Director  
USAGov

Your Guide to Government Information and Services

# education

[Catch the Spirit: A Student's Guide to Community Service.](#) **5483. Free** Ideas and information on how young people can make their communities better places. 11 pp. 2014. CNCS.

[Choosing Your Student Loan.](#) **6190. Free** Steps to take to get the best student loans you can. Also, the importance of filling out the FAFSA for loan, grant and scholarship eligibility. 1 p. 2015. CFPB. (en español. 8395)

[Civil War at a Glance.](#) **1256. \$2.00** This full-color map illustrates & describes major Civil War battle campaigns. 1 p. 1995. DOI.

[How to Become President of the United States Poster.](#) **6099. Free** Use this colorful, and informative Kids.gov poster (22x34in) to help kids understand the process of becoming President of the United States. 1 p. 2012. FCIC.

[Manage Your College Money.](#) **6189. Free** How to choose and manage an account for your college money, so you can avoid unexpected fees and get financial aid disbursements quickly. 1 p. 2015. CFPB. (en español. 8394)

[Saving and Investing for Students.](#) **6091. Free** Helps students start on a long-term financial plan. Explains kinds of financial products, realities of risk. 32 pp. 2011. SEC.

[Smart Saving for College: Better Buy Degrees.](#) **5823. Free** Covers 529 Plans, Coverdell Ed. Savings Accts, Savings Bonds. 27 pp. 2014. SEC. (en español. 8301)

# employment

[Building an Inclusive Workforce.](#) **6070. Free** Outlines advantages of hiring people with disabilities, gives four simple steps to help you accomplish this goal. 11 pp. 2013. DOL.

[Getting Back to Work: Returning to the Labor Force After an Absence.](#) **1339. \$4.50** Provides useful information on how to successfully re-enter the workforce. 14 pp. 2005. DOL.

[Top 10 Ways to Make Your Health Benefits Work for You.](#) **5748. Free** Easy-to-follow tips to help you understand and choose your health benefits. 3 pp. 2014. DOL. (en español. 8224)

# food

[4 Basic Steps to Food Safety at Home.](#) **5954. Free** Clean, cook, keep apart, chill: Follow these four easy rules to keep food from spoiling and causing people to get sick. 2 pp. 2012. FDA. (en español. 2016)

[Food Safety for Pregnant Women.](#) **6177. Free** Pregnant women, unborn babies are particularly susceptible to foodborne illnesses, due to hormonal changes and baby's underdeveloped immune system. Learn how to avoid and detect them. 20 pp. 2011. FDA.

# health

[5 Things to Know About Breast Implants.](#) **6134. Free** Discusses risks, researching products, talking with your surgeon, monitoring implants for potential problems. 2 pp. 2013. FDA.

[Cosmetics.](#) **5927. Free** Provides guidelines for using cosmetics safely. 2 pp. 2013. FDA. (en español. 2010)

[Guide to Dental Insurance.](#) **6195. Free** Dental insurance covers most preventive care and non-routine services. Learn how it works, where to buy it and what to look for in a policy. 8 pp. 2015. USDA.

[Hair Dyes and Relaxers.](#) **5964. Free** Both types of products can hurt your skin, hair, and eyes. Keep yourself safe when using them by following the simple tips described. 2 pp. 2015. FDA. (en español. 2019)

[Health Scams!](#) **6071. Free** Learn to recognize scams before you get taken. Includes examples of typical health scams. 4 pp. 2010. FDA. (en español. 8254)

[Mammograms.](#) **5874. Free** A mammogram is a safe, low-dose breast x-ray and still the best tool to detect breast cancer early. 2 pp. 2013. FDA. (en español. 2029)

[Tattoos and Permanent Make-Up](#). **5861. Free** Describes types of tattoos, risks in getting one, costs & approaches to removing one. 2 pp. 2013. FDA. (en español. 2038)

[Women in Clinical Trials](#). **5871. Free** Studies using human volunteers help us learn more about the human body and the many diseases that attack it. 2 pp. 2013. FDA. (en español. 2008)

[Your Rights After a Mastectomy](#). **5730. Free** Answers frequently asked questions about the law which requires group health plans that cover mastectomies to also cover reconstructive surgery. 6 pp. 2014. DOL. (en español. 8385)

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## *drugs & health aids*

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[Contact Lens Care](#). **5872. Free** Tips to keep eyes safe, comfortable while wearing contacts. 4 pp. 2013. FDA. (en español. 2009)

[Dietary Supplements](#). **5801. Free** Questions to ask, risks to know before taking them. 2 pp. 2013. FDA. (en español. 2013)

[Medicine and Pregnancy](#). **5877. Free** You still can use many medicines when you are pregnant or nursing. Use this guide and talk to your doctor, nurse, or pharmacist about keeping yourself well and your baby safe. 2 pp. 2012. FDA. (en español. 2030)

[Menopause & Hormones: Common Questions](#). **5794. Free** Explains benefits, risks of treating symptoms of menopause with hormone therapy. 2 pp. 2013. FDA. (en español. 5795)

[Menopause & Hormones: Questions to Ask Your Doctor](#). **5792. Free** Questions to ask your doctor about hormone therapy for help with menopause. 2 pp. 2014. FDA. (en español. 5793)

[My Medicines](#). **6078. Free** Easy-to-follow guide with questions to ask your doctor and a chart to keep track of your medications. 6 pp. 2010. FDA. (en español. 8262)

[Smoking—Medicines to Help You Quit](#). **6001. Free** Find out about products and medicines to help you quit smoking and get tips on creating a plan to stop smoking. 4 pp. 2013. FDA.

[Use Medicines Wisely](#). **5878. Free** Simple tips to follow when taking medications, including questions to ask and the importance of reading labels and keeping track of all the medicines you take. 4 pp. 2013. FDA. (en español. 2039)

[Your Glucose Meter](#). **6084. Free** Diabetics: when, how to use a glucose meter to track your blood sugar level. 2 pp. 2014. FDA. (en español. 8378)

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## *medical problems*

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[HPV \(Human Papillomavirus\)](#). **6002. Free** Half of all sexually active people will get genital HPV. Find out about cervical cancer, other diseases caused by HPV. 2 pp. 2011. FDA. (en español. 2022)

[Heart Health for Women](#). **5800. Free** Heart disease is the number one killer in the U.S. Learn signs, silent symptoms, how to lower risk. 2 pp. 2015. FDA. (en español. 2020)

[Osteoporosis](#). **5968. Free** Lifestyle changes and medications can help slow the progression of this disease, which affects mainly women and causes weak bones that break easily. 2 pp. 2013. FDA. (en español. 2031)

[Sleep Problems](#). **5955. Free** Discusses insomnia, snoring, sleep apnea and daytime sleepiness. Describes treatment options and tips for better sleep. 2 pp. 2013. FDA. (en español. 2035)



The U.S. General Services Administration's [Office of Citizen Services, Innovative Technologies and 18F \(OCSIT/18F\)](#) publishes the Consumer Information Catalog to deliver



Follow us on [twitter.com/USAGov](https://twitter.com/USAGov)

[Women and HIV](#). **6003. Free** Learn how the AIDS-causing virus affects women, how to prevent it. 2 pp. 2012. FDA. [\(en español. 2042\)](#)

# housing

## financing & sales

[Considering a Reverse Mortgage?](#) **6107. Free** Important questions to ask when you talk to a housing counselor about your reverse mortgage options and alternatives. 4 pp. 2014. CFPB. [\(en español. 8333\)](#)

[More About Mortgages](#). **6160. Free** Discusses new mortgage rules aimed at preventing payment problems and home foreclosures. Also, tips for mortgage shoppers, social media and your bank. 8 pp. 2013. FDIC.

[Need Help With Your Mortgage? Don't Get Scammed](#). **6143. Free** Describes what mortgage relief scams are and offers tips on how to spot and avoid them. 5 pp. 2013. CFPB. [\(en español. 8353\)](#)

[Ready to Buy a Home?](#) **6183. Free** Use this checklist of questions to ask yourself to decide if you're financially prepared for the responsibility of homeownership. 2 pp. 2015. CFPB. [\(en español. 8388\)](#)

[Shopping for a Mortgage](#). **6182. Free** Taking the time to research and compare multiple loan offers can save you thousands of dollars. Learn about preapprovals, rate structures, loan terms and loan programs, so you can shop effectively. 2 pp. 2015. CFPB. [\(en español. 8387\)](#)

[Should I Refinance?](#) **6188. Free** Consider these warning signs about your current situation, and review your financial goals and potential outcomes, to determine whether refinancing your mortgage makes sense. 2 pp. 2015. CFPB. [\(en español. 8393\)](#)

## home maintenance

[How to Prune Trees](#). **1299. \$2.00** Illustrated guide shows what to do, what not to do, tools to use, and when to trim to produce healthy, strong trees. 29 pp. 2012. USDA.

[The Lead-Safe Certified Guide to Renovate Right](#). **1348. \$3.00** Lead-based paint, used in homes and buildings before 1978, can cause brain damage to kids under 6. Learn steps renovators must by law follow when painting or repairing. 14 pp. 2011. EPA.

# money

[2015 Consumer Action Handbook](#). **5131. Free** Get help with purchases, problems, complaints. Lists contacts at trade associations, government agencies, consumer organizations. 148 pp. 2015. FCIC. [\(en español. 8202\)](#)

[Buying and Borrowing Tips](#). **6194. Free** Tips for choosing and managing a mortgage, getting a good car loan, using your smartphone as a credit card, avoiding telemarketer scams. 8 pp. 2015. FDIC.

[From Coupons to Cash Back: Tips for Choosing and Using Bank "Rewards"](#). **6210. Free** Also, tips on banking with your mobile phone, safe and low-fee ATM use, improving your credit scores, steering clear of reverse mortgage pitfalls. 8 pp. 2015. FDIC.

[Guide to Disability Income Insurance](#). **6042. Free** How a disability can affect one's finances, sources of disability income, what insurance covers, what to look for in an insurance plan. 19 pp. 2009. USDA.

[Guide to Long-Term Care Insurance](#). **5879. Free** Learn costs, limitations of insurance covering services for the chronically ill or disabled. 21 pp. 2013. USDA.

useful consumer information from federal agencies to the public. OCSIT/18F does not share or sell any information obtained from you with any other organization.



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## Ask Marietta



*Someone you care about has placed their trust in you. Make sure you understand your responsibilities.*

# Navigating Power of Attorney: How to Help Loved Ones Manage Their Money

Managing your finances can be hard. Managing the finances of a relative or a friend can be even harder. You want to honor your loved one's wishes and respect his or her boundaries, but at the same time you need to act in his or her best interest. It can be hard to know where to begin or whom to trust. Not only are there legal obligations that come with this responsibility, but the added emotional stress of caring for a family member or friend can feel overwhelming.

So let's start with the basics: What is a power of attorney? What does it mean for you, and what should you look out for? Being informed, prepared, and alert will help make a difficult situation as comfortable as possible for all involved.

### Be Informed: What Is a Power of Attorney?

A power of attorney is a written document in which one person

gives legal authority to another to make decisions about his or her money or property. If you've been named to manage money or property for someone else under a power of attorney, you are the **fiduciary**. It doesn't matter if you're managing a small amount of money or a lot, or if you're a family member or not – you're now legally responsible for managing that money or property for the benefit of that person, known as the **principal**.

If you were chosen as fiduciary, the principal sees you as a trustworthy, honest, and responsible person. Preparing yourself with the necessary information will help you manage your responsibilities and will bring you, and everyone involved, peace of mind.

### Be Prepared: Understanding Your Legal Duties

While a power of attorney can seem

like a complex document, there are really just four major duties you need to execute as fiduciary. Your legal responsibilities are to:

- Act only in the principal's best interest.
- Manage money and property carefully.
- Keep your money and property separate from the principal's.
- Keep good records.

Because you're managing someone else's money, your responsibility is to make decisions that are best for that person. This means managing the money carefully, using good judgment and common sense, and never mixing your assets with the other person's. Keeping true and complete records is important; incorrect or incomplete records can get you in trouble with the police and with government agencies, such as a city's or state's Adult Protective Services office.

## Be Alert: Protecting Your Loved Ones From Fraud

Financial exploitation has been called "the crime of the 21st century." As a fiduciary, you should know the signs of financial

exploitation. Recognizing what to look for will help you protect both yourself and your loved one. Be wary if:

- You or your loved one thinks that money or property is missing.
- Your loved one shows sudden changes in spending and saving behavior.
- Your loved one puts names on bank accounts and property that can't be explained.
- Your loved one fears a relative, caregiver, or friend.
- A relative shows controlling behavior towards you or a loved one.

If you suspect fraud, you can alert banks and credit card companies or talk to an attorney about preventing future exploitation and recovering the property that was taken.

The truth is, we're all at risk. Anyone with any money could be targeted by a fraudster at some point. But you can help protect your family and friends by recognizing how fraudsters operate and by reporting suspicious scams and suspicious sales pitches.



*Marietta Jelks is the editor of the Consumer Action Handbook, our popular guide to getting the most for your money. You can e-mail her at [AskMarietta@gsa.gov](mailto:AskMarietta@gsa.gov). You can read, order or download the Handbook at [USA.gov/handbook](http://USA.gov/handbook).*

# USAGov

## 45 Years of Connecting Americans

It's hard to imagine a time when you couldn't easily find government information on staying safe and healthy, saving money, or getting government benefits and services.

For 45 years, the USAGov program has stood in the gap, connecting helpful information from government agencies with the people who need it.

The vision for USAGov grew from the consumer

movement of the 1960s, when activists and the government joined forces to protect Americans from dishonest advertising and unsafe products. They also discovered that government research programs generated a lot of consumer information that could help make people's lives better—but there wasn't a coordinated way for agencies to share it.

In 1970, a committee of 22 federal partners urged President Nixon to establish the Consumer Product Information Coordinating Center. It was a big name for a small group of go-getters. Their mission: gather up all that helpful government information and get it into the hands of Americans.

They began by creating the Consumer Information Catalog, a quarterly listing of more than 200 free and low-cost government

publications. It was such a hit that the renamed Consumer Information Center moved publication warehousing and distribution from its parent agency, the General Services Administration, to the Government Publishing Office's larger Pueblo, Colorado distribution center. To keep up with its biggest customer, the Pueblo facility got its own zip code and mail trucks. It also got some pop culture fame. In 1975, CIC started using Pueblo in playful ads introducing the Catalog and other services to the public.

For decades, the star of the Catalog has been the free Consumer Action Handbook. Started by the White House in 1979, it later became part of CIC. The Handbook and its Spanish counterpart, the Guía del Consumidor, feature helpful sample



complaint letters and tips to save money and avoid scams.

In 1994, as Americans began discovering the power of the internet, CIC created Pueblo. [gsa.gov](http://gsa.gov). One of the country's first consumer websites, it drew more than a million visits its first year.





# Americans with Their Government



*Clockwise from left: President Nixon signs the executive order establishing the Consumer Product Information Coordinating Center; a GPO Pueblo employee takes Catalogs for mailing; the publications distribution center in Pueblo, CO; a pallet of Catalogs awaits distribution.*



In 2011, [Publications.USA.gov](http://Publications.USA.gov) replaced [Pueblo.gsa.gov](http://Pueblo.gsa.gov), making it even easier to order, download, and print the best of the country's free English and Spanish government publications.

Sometimes, you just need to talk to another person to get your questions answered. CIC met that need when it merged with the Federal Information Center in 2004. Begun in 1966, the FIC managed a network of contact centers. Today, it's known as the USAGov Contact Center at 1-844-USA-GOV1. Over the years, it's served other partner agencies, and added email and web chat services in English and Spanish—helping you connect to your government anytime, in any way you want.

When President Clinton asked federal agencies to create children's websites in 2001, [Kids.gov](http://Kids.gov) was born. It's the place kids, their parents, and teachers can find fun

and educational information from across government.

In 2002, the renamed Federal Citizen Information Center's web program went into overdrive with [USA.gov](http://USA.gov)—the federal government's official website. Originally named [FirstGov.gov](http://FirstGov.gov), the site began in 2000 when an internet entrepreneur gifted a powerful search engine to the government. Now, instead of going from site to site looking for answers, you can go directly to [USA.gov](http://USA.gov) and its Spanish counterpart, [GobiernoUSA.gov](http://GobiernoUSA.gov) to easily connect with programs, services, and information from across government.

See **History**, next page



# Six Tips For Keeping Teens Safe On Social Media



More than 60 percent of teens in the United States have at least one social media account, according to the American Academy of Child and Adolescent Psychiatry. And while being online is a good way to keep in touch with friends, it's important for parents to be proactive about Internet safety.

Unfortunately, there are people who can use your child's personal information to steal identities, bully them or begin an inappropriate relationship. Help [protect students from online](#)

[dangers](#) by following these safety tips:

1. Keep your child's profile private so that only family and people you know can see photos, important dates and other information.
2. Make sure your kids aren't posting personal details, including phone numbers, home address, and the name of their school or Social Security number.
3. Only allow them to publish photos and videos that don't jeopardize their safety or their integrity.
4. Make sure they choose a strong password that can't be guessed and update that password every three months.
5. Never allow your kids to accept friend requests from people they don't know.
6. Keep an open dialogue with your children. Ask them to let you know if they've received private messages from a stranger or from someone at school who is teasing, harassing or threatening them. Those could be signs of cyber-bullying or even a sexual predator.

Get additional online safety tips, and other relevant information on [OnGuardOnline.gov](#), a great government resource for parents and teens.

## History, continued

During national emergencies like 9/11, Hurricanes Katrina and Sandy, and the Haitian earthquake, FCIC's websites and contact center have given millions of people hope and comfort with information on government aid and help finding missing loved ones. And in everyday life, FCIC answers questions and shares helpful tips through social media on blogs, Facebook, Twitter,

Instagram, Google+, Pinterest, and YouTube.

As it celebrates its 45th anniversary, the Federal Citizen Information Center is changing its name again—to USAGov. And mixing technology with the feedback it gets from people all over the country, more than ever, USAGov is America's guide to the programs and services of the U.S. government.

# Introducing **USAGov**

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USA.gov



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Kids.gov



Publications.USA.gov



Consumer Action Handbook



Guía del Consumidor



1-844-USA-GOV1

# 3

## Things to Consider Before Trusting a Financial Advisor

Do you use or have you ever considered using a financial advisor to help you make money decisions? Before you turn over your hard-earned cash, you can learn the signs of investment fraud and find out how to check the background of your financial advisor. Here are some tips:

### 1. Be wary of common fraud phrases

Pay attention if an investment advisor or promoter uses the following phrases:

- risk free
- guaranteed earnings
- quick profits
- the investment is government approved
- limited-time offers

### 2. Check the background of your financial professional

Looking into the background of a financial advisor is one of the most important steps an investor can take toward protecting their assets.

The Commodity Futures Trading Commission (CFTC) recently launched [SmartCheck.gov](http://SmartCheck.gov) to help you check the background of financial professionals. It is an

easy and free tool, requiring no usernames or passwords.

### 3. Research and report investment fraud

You can find information on brokers or file complaints with a few sources:

- The [Securities and Exchange Commission](http://www.sec.gov/complaint/select.shtml): The SEC takes questions or complaints concerning violation of federal securities laws at <http://www.sec.gov/complaint/select.shtml>
- The Financial Industry Regulatory Authority: FINRA accepts complaints about brokers and their firms at <http://www.finra.org/investors/problem>.
- [State Consumer Protection Offices](http://www.state.gov): Each state has its own laws and regulations for securities brokers and securities. Securities administrators or state commissions can determine if a broker or company has violated their securities laws and provide information to help you make informed investment decisions.

If you would like financial compensation for your losses, you may want to seek legal action or go through a dispute resolution program.

[How to Submit A Complaint.](#) **6137. Free** How to submit a complaint to the CFPB about banks, credit cards, credit reporting, loans, money transfers. 5 pp. 2013. CFPB. [\(en español. 8349\)](#)

[Is It Time for Your Financial Checkup?](#) **6180. Free** A guide to examining all aspects of your finances, including some oft-overlooked areas, for fine-tuning. Also, traveling with money, verifying a bank is FDIC-insured. 8 pp. 2014. FDIC.

[Managing Someone Else's Money: Help for Trustees Under a Revocable Living Trust.](#) **6150. Free** For when someone appoints you to manage assets they've placed in a trust if they can't due to illness, injury. 25 pp. 2013. CFPB. [\(en español. 8382\)](#)

[Managing Someone Else's Money: Help for Agents Under a Power of Attorney.](#) **6142. Free** For when a friend or family member appoints you to manage their assets in case they can't. 23 pp. 2013. CFPB. [\(en español. 8380\)](#)

[Managing Someone Else's Money: Help for Court-Appointed Guardians of Property and Conservators.](#) **6145. Free** For when a court names you to manage money and property for someone who needs help. 25 pp. 2013. CFPB. [\(en español. 8381\)](#)

[Managing Someone Else's Money: Help for Representative Payees and VA Fiduciaries.](#) **6149. Free** For when a government agency names you to manage a relative or friend's benefit or pension. 23 pp. 2013. CFPB. [\(en español. 8379\)](#)

[Money Smart for Older Adults: Prevent Financial Exploitation.](#) **6141. Free** Large-print guide with information on common frauds, scams and other forms of elder financial exploitation. 55 pp. 2013. CFPB. [\(en español. 8383\)](#)

[More Ways to Save at the Bank.](#) **6172. Free** Refinancing personal (car, student) loans, finding a free or low-cost checking account, keeping mortgage costs down. 8 pp. 2014. FDIC.

[My New Money Goal.](#) **6153. Free** A tool for identifying where your money goes now and mapping a path to meet financial goals. 4 pp. 2013. CFPB.

[SAVED: Five Steps for Making Financial Decisions.](#) **6181. Free** Avoid hasty decisions that you may regret. Follow the SAVED steps—Stop, Ask, Verify, Estimate, Decide—to make sure you're getting a good deal on a financial product or service. 2 pp. 2015. CFPB. [\(en español. 8386\)](#)

[Send Money Abroad With More Confidence.](#) **6158. Free** A detailed look at a new rule that protects consumers who transfer money internationally. 1 p. 2013. CFPB. [\(en español. 8361\)](#)

[Teaching Young People About Money: Tips for Parents and Caregivers.](#) **6205. Free** Age-appropriate financial concepts and habits to teach kids, from preschoolers to college students. Also, safe online banking, how changes in credit scoring may boost yours. 8 pp. 2015. FDIC.

[What You Should Know About Buying Life Insurance.](#) **5460. Free** Describes various types with tips on choosing a company, an agent, and a policy that meet your needs. 8 pp. 2014. USDA. [\(en español. 8320\)](#)

[Your Disaster Checklist.](#) **6140. Free** A checklist to help you gather the financial information you would need after an emergency. 4 pp. 2013. CFPB. [\(en español. 8352\)](#)

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## *credit*

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[Act Fast if You Can't Pay Your Credit Cards.](#) **6115. Free** Three steps to take when you don't have enough money to pay your credit card bill. How to avoid debt-counseling scams. 2 pp. 2012. CFPB. [\(en español. 8323\)](#)

[Check Your Credit Report.](#) **6106. Free** Free ways to check your credit report to find/fix mistakes, update your information, and guard against identity theft. 2 pp. 2013. CFPB. [\(en español. 8331\)](#)

[How to Find the Best Credit Card for You.](#) **6138. Free** Compare offers before applying for a credit card to get the best card for your needs. 4 pp. 2013. CFPB. [\(en español. 8350\)](#)

[How to Fix Mistakes in Your Credit Card Bill.](#) **6187. Free** Follow these five steps to save time and money when disputing incorrect charges or fees. 2 pp. 2015. CFPB. [\(en español. 8392\)](#)



[How to Stop Mystery Credit Card Fees.](#) **6136. Free** You may not be aware that add-on services are optional and cost more. Watch out for these extra fees. 1 p. 2013. CFPB. (en español. 8348)

[Know Your Rights When a Debt Collector Calls.](#) **6184. Free** Don't hide—that can make things worse. Deal with it directly if a debt collector calls, but know how to protect yourself. 2 pp. 2015. CFPB. (en español. 8389)

[Understand Your Credit Score.](#) **6185. Free** Understand what factors determine your credit score and what you can do to raise it. Also, how to check your credit report and fix mistakes. 2 pp. 2015. CFPB. (en español. 8390)

[Watch Accounts Closely When Card Data is Hacked.](#) **6186. Free** You won't be liable for fraudulent use of your credit or debit cards if you monitor them closely and report suspicious activity quickly. Learn the rules. 2 pp. 2015. CFPB. (en español. 8391)

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## *investing & saving*

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[A Guide for Seniors: Protect Yourself Against Investment Fraud.](#) **6014. Free** How to check out a sales pitch, signs of fraud, what to know about "senior" advisors. 18 pp. 2013. SEC. (en español. 8263)

[Ask Questions: Questions You Should Ask About Your Investments.](#) **5790. Free** What to ask about investment products, your broker's history, performance of investments. 16 pp. 2010. SEC. (en español. 8178)

[Fighting Fraud 101: Smart Tips for Investors.](#) **6040. Free** Retirees are frequent targets of fraud. Learn the psychology of a scam, and how to protect yourself. 11 pp. 2011. SEC. (en español. 8255)

[How the Securities Investor Protection Corporation Protects You.](#) **5738. Free** Learn how the the Securities Investor Protection Corporation works to return your assets if your brokerage firm goes bankrupt. 10 pp. 2015. SEC. (en español. 8214)

[Know Your Financial Adviser.](#) **6168. Free** How to check out financial advisers before you trust them with your money. Many aren't the experts their titles imply, many try to sell you things to earn commissions. 4 pp. 2014. CFPB. (en español. 8384)

[Mutual Funds: A Guide for Investors.](#) **5783. Free** How to compare funds, what to consider before buying, how to avoid pitfalls. 28 pp. 2010. SEC. (en español. 8282)

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